UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE:	CASE NO. 09 B 42757
	CHAPTER 13

ELZABETH B HAYNES

JUDGE JACQUELINE P COX

DEBTOR NOTICE OF FINAL CURE PAYMENT

Pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f), the Chapter 13 Trustee, TOM VAUGHN files this Notice of Final Cure Payment. The amount required to cure the default in the claim listed below has been paid in full.

Name of Creditor: BAC HOME LOANS SERVICING

Final Cure Amount Claim Court Account Claim Claim Amount Claim # Number Allowed Paid ID **Asserted** 35 2676 4957 CALUMET \$2,673.48 \$2,673.48 \$2,673.48 15 Total Amount Paid by Trustee \$2,673.48

Monthly Ongoing Mortgage Payment

Mortgage is Paid:

Through the Chapter 13 Conduit	X Direct by the Debtor

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a Statement as a supplement to the holder's proof of claim on the Debtor, Debtor's Counsel and the Chapter 13 Trustee, pursuant to Fed.R.Bank.P.3002.1(g), indicating 1) whether it agrees that the Debtor has paid in full the amount required to cure the default on the claim; and 2) whether the Debtor is otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5).

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions.

CASE NO. 09-42757-JPC

CERTIFICATE OF SERVICE

I certify under penalty of perjury that this office caused a copy of this notice to be delivered to the persons named above by U.S. mail at 55 E. MONROE STREET, SUITE 3850, CHICAGO, IL 60603 or by the methods indicated on this 24th day of November, 2014.

Debtor: Attorney:

ELZABETH B HAYNES ERNESTO D BORGES JR 4957 S CALUMET #2 105 W MADISON 23RD FLR CHICAGO, IL 60615 CHICAGO, IL 60602

via Clerk's ECF noticing procedures

Creditor: Mortgage Creditor:

BAC HOME LOANS SERVICING
7105 CORPORATE DR

BAC HOME LOANS SERVICING
7105 CORPORATE DR

PYMT PROCESSING PTX B 209 PLANO, TX 75024-1319 PYMT PROCESSING PTX B 209 PLANO, TX 75024-1319

Mortgage Creditor: BAC HOME LOANS SERVICING 7105 CORPORATE DR PYMT PROCESSING PTX B 209

PLANO, TX 75024-1319

ELECTRONIC SERVICE - United States Trustee

Date: November 24, 2014 /s/ TOM VAUGHN

TOM VAUGHN CHAPTER 13 TRUSTEE 55 E. MONROE STREET, SUITE 3850 CHICAGO, IL 60603